

TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
8614.61

3624

In re Application Of: Blake L. Reynolds

Serial No.
10/039,905

Filing Date
January 4, 2002

Examiner
Geoffrey R. Akers

Group Art Unit
3624

Title: SYSTEMS AND METHODS FOR ADVANCING COLLECTIONS ON UNPAID DEBTS

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TO THE COMMISSIONER FOR PATENTS:

FEB 11 2004

GROUP 3600

Transmitted herewith is:

Response to Office Action (13 pages)
Acknowledgment Postcard

in the above identified application.

- No additional fee is required.
- A check in the amount of _____ is attached.
- The Director is hereby authorized to charge and credit Deposit Account No. 500843 as described below.
 - Charge the amount of _____
 - Credit any overpayment.
 - Charge any additional fee required.

Signature

Michael F. Krieger
Attorney for Applicant
Attorney Registration No. 35,232
KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111
Telephone: (801) 328-3600

Dated: February 3, 2004

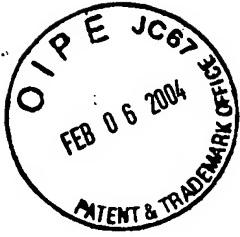
I certify that this document and fee is being deposited on Feb. 3, 2004 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Signature of Person Mailing Correspondence

Michael F. Krieger

Typed or Printed Name of Person Mailing Correspondence

CC:



PATENT APPLICATION
Docket No.: 8614.61

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Blake L. Reynolds

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The following correspondence is responsive to the Office Action mailed December 11, 2003 in connection with the above-referenced application. This Response addresses every rejection set forth therein, thus placing the application in condition for allowance.